



INFORMATION DISCLOSURE CITATION PTO-1449	Atty. Docket No. 021311B	Serial No. 10/695,350
	Applicant(s): UEHARA, Tsuyoshi, et al.	
	Filing Date: October 29, 2003	Group Art Unit: 3624

U.S. PATENT DOCUMENTS

Examiner Initial	Document No.	Name	Date	Class	Subclass	Filing Date (If appropriate)
_____	AA					
_____	AB					

FOREIGN PATENT DOCUMENTS

Document No.	Date	Country	Translation (Yes or No)
_____	AC		
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_____	AE		

OTHER DOCUMENTS

JG	DI	"Presentation of electronic billing statement/payment service (I), Actual situation in he U.S. and realization system" by Yuzo Tashiro, issue No. 52, p. 13-15, Nikkei digital money system, Nikkei Business Publications Inc., October 15, 1999.
JG	D2	"Presentation of electronic billing statement/payment service (II), Developed companies in the U.S." by Yuzo Tashiro, issue No. 53, p. 14-15, Nikkei digital money system, Nikkei Business Publications, Inc., November 1, 1999.
JG	D3	"Presentation of electronic billing statement/payment service (III), Future development in Japan" by Yuzo Tashiro, issue No. 54, p. 14-15, Nikkei digital money system, Nikkei Business Publications, Inc., November 15, 1999
JG	D4	CardWave 1996 November issue, p. 10-13, C.media Co., Ltd., October 10, 1996 (with partial English translation
Examiner /Jocelyn Greimel/ Date Considered 09/14/2006		



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OTHER DOCUMENTS

JG _____	AK	Yasushi WATANABE: "NTT data 'ANSER-SPC' promise for infrastructure of future net-banking, realization for cooperation with financial-accounting/household-account software" (with partial English translation).	
_____	AL		
Examiner	/Jocelyn Greimel/	Date Considered	09/14/2006